IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Bruce I. Ebersman
ASHISH GUPTA)	
	:	TC/Art Unit: 3691
Application No.: 10/711,290)	
	:	Confirmation No.: 5289
Filed: September 8, 2004)	
	:	
For: SYSTEMS, METHODS, AND)	
DEVICES FOR COMBINED CREI	OIT:	
CARD AND STORED VALUE)	
TRANSACTION ACCOUNTS	•	July 25, 2008

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated April 25, 2008, the Examiner is respectfully requested to amend the above-identified application as follows:

- amendments to the claims are presented in the listing starting on page 2; and
- remarks are presented starting on page 9.